



# Our BRIDGE LOAN Matrix



As an Independent Mortgage Broker, we work with many different mortgage lenders. Not all lenders are built the same, we find the loan that is right for you.

**CALL FOR MORE INFO**  
800-484-9355  
**EMAIL US TO INQUIRE**  
Info@SimpleLendingMortgage.com

## WHAT TO KNOW

### FICO

No Minimum FICO, LTV depends on FICO, Experience, City and State.  
Max LTV is 80%

### DEBT-TO-INCOME RATIO

Stated Income and No DTI requirements. No minimum DSCR requirement on 1-year term.  
Interest Only Payments. No Prepayment Penalty on 1 year term.

### CREDIT HISTORY

Payment History	12 Months	24 Months
Housing and Installment	0 x 30	2 x30
Revolving	2x60, 0x90	-----

(Housing Related Expenses includes utilities)

### LOAN TERMS

1 year Term - No Prepayment Premium.  
2 year Term - Prepayment Premium 6 months.

### INDIVIDUAL OR LLC

Borrower can be an individual or LLC/Corp Entity.

### BRIDGE LOAN PURPOSE

Bridge Loans provide you short-term financing to "bridge" the gap between now and when you may be looking to qualify for more conventional financing, or for when you're looking to sell the property. And an added plus, it gives you the time and the opportunity to increase your FICO or improve your DTI.